## Janet Munns, CRCM Senior Financial Institutions Consultant

janet.munns@saltmarshcpa.com www.saltmarshcpa.com www.thebankadvisors.com



Janet is a senior consultant in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund. Her primary areas of expertise include loan compliance reviews, secondary market lending operations internal audits and HMDA data integrity reviews. Janet has over thirty years of diverse banking experience, focused in the areas of regulatory compliance, banking operations and development of policies and procedures.

## Certifications

Certified Regulatory Compliance Manager FHA Direct Endorsement Underwriter

## **Professional Affiliations**

Suncoast Bankers Compliance Association South Florida Compliance Association Central Florida Compliance Association